

# Asset Allocations

This report provides asset allocation information for investment options available through TAL Life Insurance Services Limited investment products as at 30 September 2023.

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	Commodities
<b>Westpac Foundation Plan (&amp; Children's Foundation Plan)</b>							
Balanced Growth Fund	3.1%	14.0%	9.9%	24.1%	39.9%	4.0%	5.0%
Long Term Growth	0.7%	7.1%	2.0%	30.5%	48.5%	5.1%	6.0%
Diversified Growth	3.1%	14.0%	9.9%	24.1%	39.9%	4.0%	5.0%
Moderate Growth Fund	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Diversified Stable	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Conservative Growth Fund	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Cash Plus	100.0%						
Money Market Fund	100.0%						
<b>Westpac Universal Life (&amp; Children's Head Start Plan)</b>							
Growth Asset	3.1%	14.0%	9.9%	24.1%	39.9%	4.0%	5.0%
Income Accumulation	100.0%						
Dynamic Growth	0.7%	7.1%	2.0%	30.5%	48.5%	5.1%	6.0%
<b>Westpac Insurance Bond (&amp; Children's Head Start Insurance Bond)</b>							
Growth Asset	3.1%	14.0%	9.9%	24.1%	39.9%	4.0%	5.0%
Income Accumulation	100.0%						
Dynamic Growth	0.7%	7.1%	2.0%	30.5%	48.5%	5.1%	6.0%
<b>Westpac Investment &amp; Protection Plan (&amp; Children's Head Start Plan)</b>							
Managed Growth	3.1%	14.0%	9.9%	24.1%	39.9%	4.0%	5.0%
Growth Plus	0.7%	7.1%	2.0%	30.5%	48.5%	5.1%	6.0%
Managed Stable	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Cash Based	100.0%						

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	Commodities
Westpac Investment Bond (& Children's Head Start Investment Bond)							
Managed Growth	3.1%	14.0%	9.9%	24.1%	39.9%	4.0%	5.0%
Growth Plus	0.7%	7.1%	2.0%	30.5%	48.5%	5.1%	6.0%
Managed Stable	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Cash Based	100.0%						
Westpac Rollover Bond							
Capital Guaranteed	100.0%						
Balanced Growth - Plus	3.2%	14.0%	9.9%	24.1%	39.9%	4.0%	5.0%
Westpac Rollover Investment Bond							
Growth Plus	2.1%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
Managed Growth	3.2%	14.0%	9.9%	24.1%	39.9%	4.0%	5.0%
Managed Stable	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Cash Based	100.0%						
Westpac Variable Income Plan							
Balanced Growth Fund	2.8%	14.0%	9.9%	24.2%	40.0%	4.0%	5.0%
Managed Growth	2.8%	14.0%	9.9%	24.2%	40.0%	4.0%	5.0%
Moderate Growth Fund	16.0%	29.1%	21.9%	11.1%	16.0%	3.0%	2.9%
Growth Plus	0.2%	7.1%	2.0%	30.7%	48.7%	5.1%	6.1%
Managed Stable	16.0%	29.1%	21.9%	11.1%	16.0%	3.0%	2.9%
Conservative Growth Fund	16.0%	29.1%	21.9%	11.1%	16.0%	3.0%	2.9%
Money Market Fund	100.0%						
Cash Guaranteed	100.0%						

### **Important information**

These products are closed to new investors.

This Investment Report is provided by TAL Life Insurance Services Limited, ABN 31 003 149 157, AFSL 233728 (TLISL).

TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 (TAL) group of companies. The obligations of TLISL are not guaranteed by any other company within the TAL Group. Except as otherwise stated, TLISL and its related bodies corporate do not guarantee the repayment of capital invested in or the investment performance of any of the products or funds referred to in this Investment Report. These investments are not a bank deposit or other bank liability and are subject to investment risk including possible delays in repayment and loss of the interest and principal invested.

Please note that unless stated otherwise, no guarantee is given by TLISL that the objectives of any of the investment products or funds will be achieved. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with the changes in the market.

The information contained in this Investment Report is of a general nature only and has been prepared without taking into account your financial situation, needs or objectives. You should consider the appropriateness of this information having regard to these things before making any investment decision. Your financial adviser can help you in relation to your investment decisions and can tailor a financial plan that is appropriate for you.

For any queries relating to this Investment Report, please contact 1800 571 246 Monday to Friday 8.00am to 6.30pm (Sydney time).